

Information to identify the case:

Debtor 1	Robert Mirasola	Social Security number or ITIN xxx-xx-0020
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
	First Name Middle Name Last Name	EIN _____
United States Bankruptcy Court District of New Jersey		
Case number: 18-31095-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert Mirasola

1/8/24

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert Mirasola
Debtor

Case No. 18-31095-MBK
Chapter 13

District/off: 0312-3
Date Rcvd: Jan 08, 2024

User: admin
Form ID: 3180W

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Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2024:

Recip ID	Recipient Name and Address
db	+ Robert Mirasola, 12 Marigold Lane, Somerset, NJ 08873-2936
cr	+ HOME POINT FINANCIAL, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ HOME POINT FINANCIAL, PHELAN HALLINAN DIAMOND & JONES, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
517830775	Bethpage Federal Credit Union, PO Box 660881, Dallas, TX 75266-0881
517830780	+ Home Point Financial, PO Box 77404, Trenton, NJ 08628-6404
517835655	+ Home Point Financial Corporation, c/o D. Anthony Sottile, Authorized Agent, 394 Wards Corner Road, Suite 180, Loveland, OH 45140-8362
517830784	Macy's American Express, PO Box 901108, Louisville, KY 40290-1108
517830787	SoFi Lending Corp, PO Box 564158, Dallas, TX 75265-4158

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 08 2024 21:18:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 08 2024 21:18:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: ebnbankruptcy@ahm.honda.com	Jan 08 2024 21:18:00	American Honda Finance Corporation, dba Acura Fina, P.O. Box 168088, Irving, TX 75016-8088
cr	+ Email/Text: RASEBN@raslg.com	Jan 08 2024 21:16:00	Home Point Financial, Robertson, Anschutz, Schneid, Crane & Pa, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
517854738	Email/Text: ebnbankruptcy@ahm.honda.com	Jan 08 2024 21:18:00	Acura Financial Services, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
517830771	+ Email/Text: ebnbankruptcy@ahm.honda.com	Jan 08 2024 21:18:00	Acura Financial Services, PO Box 7003, Holyoke, MA 01041-7003
517830772	+ Email/PDF: bncnotices@becket-lee.com	Jan 08 2024 21:14:35	American Express, PO Box 1270, Newark, NJ 07101-1270
517894667	Email/PDF: bncnotices@becket-lee.com	Jan 08 2024 22:49:41	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517830773	EDI: BANKAMER	Jan 09 2024 01:46:00	Bank of America, PO Box 15019, Wilmington, DE 19886-5019
517862918	+ EDI: BANKAMER2	Jan 09 2024 01:46:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517830774	EDI: CITICORP	Jan 09 2024 01:46:00	Best Buy Credit Services, PO Box 9001007, Louisville, KY 40290-1007
517830776	EDI: CAPITALONE.COM	Jan 09 2024 01:46:00	Capital One, NA, PO Box 71087, Charlotte, NC

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517910512	+ Email/Text: RASEBN@raslg.com	Jan 08 2024 21:16:00	28272-1087 Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
517830783	EDI: CITICORP	Jan 09 2024 01:46:00	Macy's, PO Box 78008, Phoenix, AZ 85062-8008
517950812	EDI: Q3G.COM	Jan 09 2024 01:46:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517830778	EDI: DISCOVER	Jan 09 2024 01:46:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
517843779	EDI: DISCOVER	Jan 09 2024 01:46:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517830779	EDI: SYNC	Jan 09 2024 01:46:00	Ebay Mastercard, PO Box 960080, Orlando, FL 32896-0080
517965227	+ Email/Text: nsm_bk_notices@mrc cooper.com	Jan 08 2024 21:17:00	HOME POINT FINANCIAL CORPORATION, HOME POINT FINANCIAL CORPORATION, 11511 LUNA ROAD, SUITE 300, FARMERS BRANCH TX 75234-6451
517830781	+ Email/Text: nsm_bk_notices@mrc cooper.com	Jan 08 2024 21:17:00	Home Point Financial Corporation, ATTN: Customer Service, 11511 Luna Raod, Suite 200, Dallas, TX 75234-6451
517910322	+ Email/Text: nsm_bk_notices@mrc cooper.com	Jan 08 2024 21:17:00	Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234-6451
517856547	+ EDI: IRS.COM	Jan 09 2024 01:46:00	IRS, POB 7346, Philadelphia, PA 19101-7346
517830777	EDI: JPMORGANCHASE	Jan 09 2024 01:46:00	Chase Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423
518578915	Email/PDF: resurgentbknotifications@resurgent.com	Jan 08 2024 21:13:18	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518578914	Email/PDF: resurgentbknotifications@resurgent.com	Jan 08 2024 21:30:19	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519187385	+ EDI: AISMIDFIRST	Jan 09 2024 01:46:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
519187384	+ EDI: AISMIDFIRST	Jan 09 2024 01:46:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
517946509	EDI: PRA.COM	Jan 09 2024 01:46:00	Portfolio Recovery Associates, LLC, c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541
517936273	EDI: PRA.COM	Jan 09 2024 01:46:00	Portfolio Recovery Associates, LLC, c/o Ebay Mastercard, POB 41067, Norfolk VA 23541
517936282	EDI: PRA.COM	Jan 09 2024 01:46:00	Portfolio Recovery Associates, LLC, c/o GM, POB 41067, Norfolk VA 23541
517946492	EDI: PRA.COM	Jan 09 2024 01:46:00	Portfolio Recovery Associates, LLC, c/o Pc Richards, POB 41067, Norfolk VA 23541
517946541	EDI: PRA.COM	Jan 09 2024 01:46:00	Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541
517830785	EDI: SYNC	Jan 09 2024 01:46:00	Pay Pal Credit, PO Box 71202, Charlotte, NC 28272-1202
517949534	+ Email/Text: bnemail@w-legal.com	Jan 08 2024 21:18:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA

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517830786	EDI: CITICORP	98121-3132	
517948915	Email/PDF: resurgentbknotifications@resurgent.com	Jan 09 2024 01:46:00	Sears Credit Cards, PO Box 78051, Phoenix, AZ 85062-8051
518529064	+ EDI: SYNC	Jan 08 2024 21:13:58	SoFi Lending Corp, PO Box 10587, Greenville, SC 29603-0587
517830788	EDI: SYNC	Jan 09 2024 01:46:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517832787	+ EDI: SYNC	Jan 09 2024 01:46:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517935550	+ EDI: AIS.COM	Jan 09 2024 01:46:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517830789	+ Email/Text: bkfilings@zwickerpc.com	Jan 08 2024 21:19:00	Zwicker & Assoc., PO Box 9013, Andover, MA 01810-0913

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517830782	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court; Internal Revenue Service, PO Box 9019, Holtsville, NY 11742-9019
518327410	*	IRS, POB 7346, Philadelphia, PA 19101-7346
517948916	*	SoFi Lending Corp, PO Box 10587, Greenville, SC 29603-0587
517830790	*+	Zwicker & Assoc., PO Box 9013, Andover, MA 01810-0913

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 10, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 8, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	

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on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Harold N. Kaplan

on behalf of Creditor Home Point Financial hkaplan@rasnj.com kimwilson@raslg.com

John R. Morton, Jr.

on behalf of Creditor American Honda Finance Corporation dba Acura Financial Services, administrator for Honda Lease Trust
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

Joseph W. Coiro

on behalf of Debtor Robert Mirasola jwcesq1@aol.com debbie@marianocoiro.com

Nicholas V. Rogers

on behalf of Creditor HOME POINT FINANCIAL nj.bkecf@fedphe.com

U.S. Trustee

USTPRegion03.NE.EDCF@usdoj.gov

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